

BOOK 76 PAGE 367

Loan No: 257-700-00599  
Borrower: RICHARD L. BAILEY AND WIFE, MARTHA M. BAILEY

STATE MS.-DE SOTO CO.  
FILED

JAN 13 1 47 PM '98

## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, MACKIE GOBER BK 76 PG 367  
PRESIDENT, of NATIONAL BANK OF COMMERCE W.F. DAVIS CH. CLK.  
("Company"), acting on behalf of the Company, have made, constituted, and appointed and by these presents do make, constitute, and appoint EDDIE FALGOUST, JR.  
("Assignee") as the Company's true and lawful agent and attorney-in-fact, for the Company and in the Company's name, place, and stead to execute, endorse, acknowledge, and deliver such documents and to take whatever action as such attorney-in-fact may deem necessary and appropriate for the purpose of negotiating, assigning, and transferring from the Company to Assignee mortgage notes, mortgages, deeds of trust, and other liens pertaining to or affecting the following described real property located in DE SOTO County, MS:

SEE EXHIBIT 'A' (LEGAL DESCRIPTION) ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

which has the address of 7165 BROKEN OAK, SOUTHAVEN, MS 38671. The Company hereby gives such attorney-in-fact full power and authority to do and perform all and every act and thing whatever requisite and necessary to be done in connection with the purpose stated herein as fully to all intents and purposes as the Company might or could do, hereby ratifying and confirming on behalf of the Company whatever such attorney-in-fact shall or may do by virtue hereof.

This Limited Power of Attorney shall remain in effect for the purpose stated herein until specifically revoked in writing. In the event this Limited Power of Attorney is filed or recorded, such written revocation must be similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 5TH day of DECEMBER, 19 97, in the capacity stated herein.

By: MACKIE GOBER PRESIDENT

(Typed Name and Title)

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## CORPORATE ACKNOWLEDGMENT

State of Tennessee §  
County of Shelby §

Before me, the undersigned authority, on this day personally appeared Gober Mackie  
Gober President of NATIONAL BANK OF COMMERCE,  
MEMPHIS, TN, a corporation, known to me to be the person whose name is subscribed to the foregoing  
instrument, and acknowledged to me that he/she executed the same for the purposes and consideration therein  
expressed, in the capacity therein stated and as the act and deed of said corporation.

Given under my hand and seal of office on this 5<sup>th</sup> day of December,  
19 97.

Rebekah Ottuse

Witness:

Witness:

Attest:

Seal

Prepared by:  
Robertson & Anschutz, P.C.  
2425 West Loop South, Suite 800  
Houston, Texas 77027-4207  
(713) 871-9600

Return To:  
HAL STANLEY  
6075 POPLAR AVENUE  
MEMPHIS, TN 38119

Dorothy Stanfeer

Notary Public

Dorothy Harpell

Typed Name

MY COMMISSION EXPIRES NOV. 14, 1999  
My commission expires: \_\_\_\_\_

UNITED COMPANIES LENDING CORPORATION  
4041 ESSEN LANE, 4TH FLOOR  
BATON ROUGE, LA 70809

Lot 68, First Addition, Country Oaks Estates Subdivision, in Section 28, Township 1 South, Range 7 West, as per revised plat thereof recorded in Plat Book 22, Pages 6-9, in the Office of the Chancery Court of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

BEING THE SAME PROPERTY CONVEYED TO THE BORROWER HEREIN BY WARRANTY DEED OF RECORD AS INSTRUMENT NUMBER BOOK 181, PAGE 601 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.